

In re:  
Kyra Y Riddick  
Debtor

Case No. 22-12153-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 07, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db	+ Kyra Y Riddick, 738 Wynnewood Road, Philadelphia, PA 19151-3819

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Kyra Y Riddick brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
SARAH K. MCCAFFERY	on behalf of Creditor Westlake Services LLC ckohn@hoflawgroup.com
STEPHEN M HLADIK	on behalf of Creditor Westlake Services LLC shladik@hoflawgroup.com, ckohn@hoflawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 22-12153-amc
Kyra Y. Riddick	: Chapter 13
Debtors	:
Westlake Services, LLC	:
Movant	:
vs.	:
Kyra Y. Riddick	:
Debtors/Respondents	:
and	:
Kenneth E. West, Esquire	:
Trustee/Respondent	:

**CONSENT ORDER / STIPULATION AGREEMENT SETTLING  
MOTION FOR RELIEF FROM AUTOMATIC STAY  
UNDER 11 U.S.C. § 362 AND §1301**

AND NOW, upon the Motion of Westlake Services, LLC (“Creditor”/ “Movant”), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d), as to a certain vehicle, 2013 Nissan Altima, VIN #1N4AL3AP0DC243424 (the “Vehicle”), it is hereby agreed as follows:

Debtor, Kyra Y. Riddick (“Debtors”) acknowledges that the following monthly post-petition payments are due as follows:

Partial Payment due for March 2, 2023 .....	\$211.88
Regular Payments due for April 2, 2023 – June 2, 2023 (\$293.44/each)....	\$880.32
Attorney’s Fees/Costs of Motion:.....	\$688.00
<b>Total Amount Due – Post-Petition:.....</b>	<b>\$1,780.20</b>

1. Debtors shall cure the Arrears as set forth above in the following manner:
  - a. The total post-petition arrears, in the amount of **\$1,780.20** shall be added into, and paid through, the Chapter 13 Plan of Reorganization in addition to the current arrearage amount on Movant’s Proof of Claim. Counsel for Debtor(s) shall file an Amended Plan within fifteen (15) days of the entry of this Stipulation.
2. Debtors agree to continue making the regular post-petition monthly payments to Creditor in the amount of **\$293.44** (or as may be adjusted from time to time, as per standard escrow practices or Contract terms), commencing with the **July 2, 2023** payment and monthly every payment thereafter.
3. Debtors shall make the regular monthly payments required to the Trustee.

4. Debtors shall send all payments due directly to Creditor at the address below:

**Resurgent Capital Services, LP**  
**PO Box 3427**  
**Greenville, SC 29602**

**Resurgent's loan #xxxxx1230** must appear on each payment.

5. In the event Debtors fail to make any of the payments set forth hereinabove (or real estate taxes and/or hazard insurance when due) on or before the due dates, Creditor and/or Counsel may give Debtors and Counsel for Debtors notice of the default. If Debtors do not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtors and Counsel for Debtors, Creditor shall immediately have relief from the bankruptcy stay upon entry of Court Order. Debtors' opportunity to cure the default shall be limited to two (2) occurrences. Upon the third occurrence, Creditor may file a Certification of Default with the Court without notice to Debtors or Debtors' counsel.

6. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.

7. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a Creditor under state and federal law.

8. In the event Debtors converts\ to a bankruptcy under Chapter 7 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtors fail to make payments in accordance with this paragraph, then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.


9. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.

10. The undersigned parties request that the Court enter an Order approving this Consent Order/Stipulation and the terms therein.

By signing this Stipulation, Counsel for Debtors represents that the Debtor is familiar with and understand the terms of this Stipulation and agrees to said terms regardless of whether the Debtor has/have signed this Stipulation. Seen and agreed by the parties on the date set forth below:

/s/ Sarah K. McCaffery  
Sarah K. McCaffery, Esquire  
Counsel for Creditor

Date: 06/01/2023

  
Brad J. Sadek, Esquire  
Counsel for Debtor

Date: 6/1/23


/s/ Jack Miller, Esquire \*Attorney for Trustee

Kenneth E. West, Esquire  
Trustee

Date: 06/02/2023

\*No objection to the terms of the enclosed, without prejudice to any of the rights and remedies of the Chapter13 Trustee\*

AND NOW, this 7th day of June, 2023, it is hereby ORDERED  
that this Stipulation Agreement between the parties is hereby approved.

  
\_\_\_\_\_  
Honorable Ashely M. Chan  
Chief U.S. Bankruptcy Judge